



NORTHEAST MULTIFAMILY REGIONAL HOUSING NEWS



Vol. 14 No. 12 Thomas Langston Director Phila. Hub (Acting) thomas.langston@hud.gov Sept. 2015



www.hud.gov/local/shared/working/r3/mfhsq.cfm?state=pa

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HUD's 50th Anniversary

Fifty years ago, on August 10, 1965, the Department of Housing and Urban Development Act (Public Law 89-117)



was signed into law by President Lyndon B. Johnson. One month later, on Sept. 9, the United States Department of Housing and Urban Development (HUD) was created, with Robert Weaver as its first secretary.

HUD was part of President Johnson's "Great Society" program that was intended to work towards the elimination of poverty and racial injustice. In his remarks, he noted the many problems facing urban areas, and he acknowledged the crisis facing America. "Unless we seize the opportunities available now, the fears some have of a nightmare society could materialize," he claimed. The new department, was "the first step toward organizing our system for a more rational response to the pressing challenge of urban life."

Until the Act's passage, there wasn't a cabinet-level agency that addressed housing and urban development at the federal level, which HUD now does. Not only did such an agency allow for more centralized coordination over existing program administration and federal funds allocation, but it laid the groundwork for the future expansion of such programs and funds.

In 1965, the ideas of the Kennedy

administration were riding the wave of President Johnson's Great Society, and the future U.S. Department of Housing and Urban Development (HUD) was taking shape. "The push for HUD came from a combination of mayors and Democratic politicians and academicians in the Kennedy campaign," recalled Robert C. Wood, HUD's second secretary.

HUD has its roots in the Great Depression which began, in earnest, with the stock market crash of 1929 and the subsequent creation of the Federal Housing Administration (FHA) and the National Housing Act of 1934, that was signed into law by President Franklin Roosevelt as part of the New Deal. HUD's story, over its 50 years, can be told in many ways, but all of them begin with the Department's eclectic origins. Founded in the swirling events of the mid-1960s, only a year after riots in Watts racked Los Angeles and the nation, HUD has admirably carried out the difficult mission of implementing national housing policy as well as guiding development of the nation's cities and communities.

In speaking before Congress, President Johnson articulated his vision about how the Department of Housing and Urban Development Act could make a dramatic impact on the lives of Americans. Here are some excerpts of his speech that strongly resonate today:

"I am gratified, as you are, that we could come together to sign into law a measure which will take us many long strides nearer the goal that has been the dream and the vision of every generation of Americans. That is the goal of honoring what a very great President, Franklin D. Roosevelt, 21 years ago expressed as "the right of every family to a decent home...For me, this is not a belief that comes



recently. It is a conviction, and it is a passion, to which we have the resources in this country. We have the ingenuity. We have the courage. We have the compassion. And we must, in this decade, bring all of these strengths to bear effectively so that we can lift off the conscience of our affluent Nation the shame of slums and squalor, and the blight of deterioration and decay... We must make sure that every family in America lives in a home of dignity and a neighborhood of pride, a community of opportunity and a city of promise and hope.

This legislation represents the single most important breakthrough in the last 40 years. Only the Housing Act of 1949 approaches the significance of this measure. And in years to come, I believe this act will become known as the single most valuable housing legislation in our history... The Housing and Urban Development Act of 1965 retains, and expands, and improves the best of the tested programs of the past.

It extends and gives new thrust to the FHA mortgage insurance program so that millions of Americans can come toward attainment of new homes in the future, as millions already have under that program in the past. It opens the way for a more orderly and cohesive development of all of our suburbs; and it opens the door to thousands of our veterans who have been unable to obtain the benefits of a Federal housing program. It extends and enlarges and improves the urban renewal program so that we can more effectively challenge and defeat the enemy of decay that exists in our cities. It faces the changing challenge of rural housing. It continues the loan programs to assure the needed dormitories on our college campuses, and decent housing at decent costs for the elderly and the handicapped and those of lower income.

But the importance of the bill is not only that it retains and improves the best of good and traditional programs; it is a landmark bill because of its new ideas. Foremost and uppermost of these is the program of assistance for the construction and the rehabilitation of housing for the elderly and for families of low income- the people who live in the most wretched conditions in our slums and our blighted neighborhoods... The conception of this fine program, endorsed by this fine Congress, calls for the best in cooperation between Government and free enterprise. This imperative housing will be built under the sponsorship of private organizations. It will make use of private money, and it will be managed by private groups. With supplements paid by their Government, the private builders will be able to move into the low-income housing field which they have not been able to penetrate or to serve effectively in the past.

Furthermore, this legislation responds to the urgent needs of our cities. It offers Federal assistance to the cities and communities of our Nation to help pay the cost of essential public works. And finally, this legislation meets our compelling responsibility for giving attention to the environment in which Americans live. Grants are provided for the acquisition of open spaces, for the development of parks, for the construction of recreational facilities, and for the beautification of urban areas.

It has been long in coming. The journey began more than three decades ago- with President Franklin D. Roosevelt's conviction that a compassionate and farsighted government cannot ignore the plight of the ill-housed or the ill-fed or the ill-clothed. Now, today, all those paths converge. Today, we are going to put on the books of American law what I genuinely believe is the most farsighted, the most comprehensive, the most massive housing program in all American history... This legislation can be the Magna Carta to liberate our cities. It is vast in scope and vast in promise. With it we now have new means to win new rights for every American in every city and on every country road. That new right is the fundamental and the very precious American right to a roof over your head- a decent home.

For thousands of poor families, the dream of homeownership can be fulfilled. For the businessman and the resident of the inner city, the vital flow of property insurance will be assured. For thousands who live in slums and barrios, life will be transformed through the model neighborhoods, through the model cities program, through rent supplements, through revitalized urban renewal... If that family wanted to take advantage of the new rental program it could get a two-bedroom apartment and pay \$94 a month rent and the Government would supplement the rest. A family of six with four children having an income of \$5,500 could buy a home costing \$17,500. They would pay \$112 a month, plus normal maintenance, with a \$200 down payment. The Government would pay the rest. An elderly couple with an income of only \$3,700, about \$300 a month, could rent an apartment under this new bill and they would pay \$77 a month. The Government would help make up the rest.

This law is not stone. It is the rock of our commitment- the commitment of both parties in America- the commitment of all good Americans to raise up a new America in this country and to make this possible for a man who is willing to work and try and save to own his own home- every one of us." (Source: www.lbjlibrary.org/).

(See: <http://hud50.hud.gov/>)



Section 8 Renewal Guide

An updated *Section 8 Renewal Guide* was issued on August 7, 2015. The guidance applies to renewal and amendment rent packages received by HUD (or post-marked) November 5, 2015.



By streamlining the renewal process and offering owners additional incentives to renew their Section 8 contracts, the Department anticipates that fewer owners will opt out and more will renew their contracts for longer periods of time. In addition to these general advantages, the benefits include:

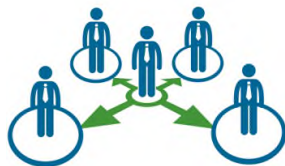
- Allowing owners with pre-Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA) contracts added flexibility when considering an early termination of the contract. For-profit owners will no longer be restricted from using Chapter 15 and acquiring additional debt for repairs to preserve the affordable housing for 20 years.
- Changing the trigger for a HUD Rent Comparability Study (RCS)- a HUD RCS will be required only if the rents in the owner-commissioned RCS exceed 140% of median rents for the zip code area.

The new Guide can be accessed at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/mfhsec8

Underwriter Approval Pilot

HUD issued Mortgagee Letter H 2015-16 on August 12, 2015, concerning a new delegated underwriter approval process.



The realigned underwriter approval process allows eligible Multifamily Accelerated Processing (MAP) and Section 232 Lean Management Process (LEAN) lenders to designate a Chief Underwriter. The Chief Underwriter will approve and designate MAP and Section 232 LEAN underwriters.

For participating lenders, HUD will not undertake such reviews and will rely upon the certifications from the Chief Underwriter. The MAP/LEAN Lender and Chief Underwriter will ensure underwriters have completed the lender's approved training plan and HUD's requirements.

This initiative will greatly reduce the time required to approve new and experienced underwriters.

Chief or Deputy Chief Underwriters will now review and approve all MAP Underwriter Approvals. This introduces greater accountability within senior management of lenders with no additional risk to the Department as HUD retains ultimate authority to approve the underwriter.

Chief Underwriters will also be responsible for co-signing all FHA mortgage insurance applications, further introducing greater accountability on the part of the lender.

Ongoing eligibility for the lender to approve and designate underwriters will be determined by the Office of Asset Management and Portfolio Oversight (OAMPO). OAMPO will retain the right to overrule any approval. Underwriter problems will be tracked through a Underwriter Grievances email inbox for HUD field office to report concerns.

See: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

Financing ALCP Using FHA Mortgage Insurance

On August 11, 2015, a memorandum was issued to HUD field offices concerning the financing Assisted Living Conversion Properties (ALCP). Authority to recapitalize these properties has been delegated to the Ft. Worth Multifamily Regional Center.



Since 2000, HUD has provided Assisted Living Conversion Program grants to over 80 HUD senior facilities allowing low income seniors to age in place while receiving affordable assisted living services. Projects converting at least 75% of their units to assisted living were eligible to refinance as assisted living properties under the Office of Healthcare Program's Section 232 program.

However, for most of the ALCP projects, which converted less than 75% of their units, neither Section 232 nor FHA multifamily mortgage insurance programs, have been able to refinance these properties. This has created a portfolio of properties that we encouraged to utilize ALCP, then subsequently could not recapitalize with FHA backing.

Based on recent approval to utilize existing multifamily underwriting authority, programs and policies to underwrite this portfolio using the Section 223(f) and 221(d)(4) programs, owners of 26 multifamily projects, mostly Sections 202 & 236, will be able to recapitalize their properties. The residents, mostly low-income seniors, will benefit from the improvements made after financing from this waiver authority in the long-run.

Governors' Roadmap for Energy Efficiency

The National Governors Association recently issued a report that recommends a range of actions states can take to improve energy efficiency.



Reducing energy costs is a top priority of many governors. They realize that cost-effective energy improvement investments could lower the bills of 1/3 of the U.S. population who live in multifamily buildings, by \$3.4 billion. About 30% of the savings would come from, natural gas and 15% from electricity use (Source: American Council for an Energy-Efficient Economy).

Their model for an energy efficient apartment building includes: economical high-efficiency gas heating system and SEER 14 air conditioning system; perimeter insulation in foundation; Tyvek moisture barrier; blown-in insulation; technologically advanced fresh indoor air ventilation system with fan recycler; radiant heat barrier roof sheathing; insulated and mastic-sealed A/C ducts; Energy Star appliances; pressure balancing transfer grills; advance framing techniques; random third-party blower-door testing; polycel caulking around windows, doors, joints and sill plates; and vinyl windows with high performance low-E glass.

Because 75% of multifamily buildings in the U.S. were built before 1980- before the days of residential building codes- the governors are supporting a range of new collaborations among state agencies, legislatures, utilities and building owners. Here is a recap:

- Use advances in building energy measurement technologies to better assess savings opportunities.
- Adopt energy-use disclosure policies and benchmarking to motivate building owners and tenants to make investments.
- Work in partnership with local governments, community development institutions, and financial lenders to deploy traditional loans, new financing models for building owners, and mechanisms to assist individual renters.
- Explore opportunities to use a national Energy Star score for multifamily buildings. Developed through a partnership between Fannie Mae and the U.S. Environmental Protection Agency (EPA), the Energy Star score helps states and multifamily building

owners understand the relative energy performance of their buildings.

- Access data management tools and other technical assistance available through the Better Buildings Challenge.

To read the full report see:

www.nga.org/files/live/sites/NGA/files/pdf/2015/1507EnergyEfficiencyMultifamily.pdf

In-Unit Washers and Dryers

Trulia, the online real estate service has revealed where renters pay the most for in-unit washers and dryers.



As expected, the costs were highest for large metropolitan area where the distance from most apartments to the nearest laundromats is the greatest and the cost of living is more expensive. Nationally, Philadelphia had the highest premium at 20%, totaling \$211 in additional cash on top of the rent. However, Philadelphia also was one of the top cities with 48% of multifamily rentals with a washer and dryer. (Source: *Multi Housing Pro*, July/August 2015).

Northeast Apartment Surge



A tax break that expired in New York in July 2015, and rising demands for apartments in major metropolitan areas has led to a doubling of construction permits

from 130,000 in April to 264,000 in May 2015.

Rents are Up

Nationally, owners are getting the best rent growth, in 15 years, for apartments. Rents rose 5.2% over the 12 months that ended in the second quarter. This is the biggest increase since 1999-2000.



This is attributable to two factors: demand by Millennials who are delaying home buying and settling for rentals and baby boomers who are downsizing. This also will fuel new multifamily construction that is expected to grow at a healthy rate through the end of the decade.

Similarly, it will encourage the shift of owner-occupied dwellings to rentals. (Source: Kansas City Federal Reserve).

Disability-Related Discrimination in Rental Housing

Since Congress amended the Fair Housing Act (Title VIII of the Civil Rights Act of 1968) in 1988, complaints of discrimination on the basis of disability have become the most common discrimination claim received by federal and local agencies and private fair housing organizations. Allegations of discrimination

based on disability constitute 55% of all fair housing complaints received by the federal government, 47% of fair housing complaints received by local fair housing assistance programs and 44% of complaints received by members of the National Fair Housing Alliance.

Despite the high incidence of housing discrimination reported, the extent of disability-based discrimination is not well documented. To address this research gap, HUD's Office of Policy Development and Research sponsored a study to estimate the prevalence of discrimination in the private rental market against people who are deaf or hard of hearing and people who use a wheelchair.

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Overall, the study identified statistically significant levels of housing discrimination against both groups. Housing providers fail to respond to TRS calls from testers who are deaf or hard of hearing more often than



telephone calls from hearing testers. In 95.8% of tests, hearing testers were able to reach an agent, whereas deaf or hard of hearing testers were able to reach a housing provider in only 90.7% of tests. In instances where both testers were able to reach a housing provider, those who are deaf or hard of hearing are 2.3% less likely to be told about available units compared with their hearing counterparts. On average, in seven inquiries about available housing, a deaf or hard of hearing individual learned of one less opportunity compared with a hearing individual.

The study also identified discriminatory practices against those who use wheelchairs. The testing found that housing providers are 1.7% less likely to make an appointment with individuals who use wheelchairs compared with ambulatory persons. When both testers are able to meet with a housing provider, individuals who use a wheelchair are 2.4% less likely to be told of available housing opportunities compared with the control group. On average, only 44% of advertisements for rental housing led to units identified by the research team as potentially accessible.

The disparate treatment of individuals with disabilities in their housing search can lead to inequitable opportunities and create barriers to finding housing. The findings indicate that people who are deaf or hard of hearing face barriers during the early stages of their housing search in communicating with housing providers about housing opportunities. People who use wheelchairs experience challenges at several points in the process, including finding accessible units, securing appointments with providers, being shown units and getting a clear response to requests to make home modifications.

The entire article can be read at:

http://www.huduser.org/portal/pdredge/pdr_edge_research_072715.html

Third Round of Promise Zones

The third and final round of the Promise Zones competition will open in the Fall of 2015 with award announcements anticipated in the Spring of 2016. HUD and USDA published a Notice in the Federal Register seeking comments, until September 28. HUD intends to designate five urban communities. See:

www.federalregister.gov/articles/2015/07/29/2015-18626/promise-zones-initiative-proposed-third-round-selection-process-solicitation-of-comment

Correction

In last month's newsletter article, "State Financial Rankings," the ranking for Pennsylvania was inadvertently omitted. It was rated by the Mercatus Center at #41.

Clamp-on Flowmeters



Ultrasonic metering is becoming the preferred technology to measure gas and BTUs from outside of a pipe.

Since the 1980s, clamp-on ultrasonic flowmeters have been used for BTU metering and sub-metering. There are several advantages for the popularity of this device: retrofit capability of using existing pipe, high turndown and excellent low flow sensitivity and accurate temperature/single system measurement.

The technology of ultrasonic gas flowmeters uses narrow-band piezoelectric transducer arrangements, operating at frequencies of up to 1 MHz, for interrogating the flow of gas in a pipe. For a more detailed technical explanation, see the patent information for nonintrusive flow sensing systems at:

www.google.com/patents/US5040415

Bud Bug Management & Costs

The Northeastern Integrated Pest Management Center has published tips of bed bug management and treatment costs. The advice is as follows:



Management

- Scale the treatment to the level of infestation.
- Heat chambers and dedicated clothes dryers are effective ways to kill bed bugs (Heat chambers cost \$6,000).
- A desiccant dust is a safe and long-lasting alternative to harsher chemicals.

Typical Costs

- Visual inspection: \$0 to \$100.
- Canine inspection: \$300 to \$600.
- Insecticide treatment: \$500 per apartment; \$200 to \$400 per room.
- Heat treatment: \$800 to \$1,200 per unit.
- Mattress encasement: \$70 to \$150 per set.
- Monitoring devices: \$20 (set of 4).
- Containerized fumigation: \$1,000 per treatment.

In addition, you are referred to HUD Notice H 2012-05, dated April 23, 2012. It can be accessed at:

<http://portal.hud.gov/hudportal/documents/huddoc?id=12-05hsgn.pdf>

Mattress Encasements

High quality mattress and box spring encasements are a very effective way to control bed bugs. Encasements serve two purposes: a properly fitting encasement can be very effective at sealing in any bugs that



may have escaped all of the other management efforts as well as protecting the mattress and box spring from becoming re-infested. Bugs trapped inside the encasement will eventually die from starvation and bugs on the outside of the encasement can easily be removed with mechanical methods such as vacuums.

It is critical to use high quality encasements that have been specifically designed and tested for use against bed bugs. When purchasing mattress encasements, it is important that the encasements are both bed bug "bite proof" and "escape proof". It is important that encasements are installed correctly so that they are sealed completely, preventing the escape or entry of bugs. If the encasements become ripped or torn they must be replaced. Once installed, the encasements should not be opened or removed in order to insure that any bugs inside do not escape and are eventually starved.

Remember, bed bugs can easily survive several months or more without food and in some cases have been observed surviving over a year without a blood meal.

HUD Fees & Section 232

A Final Rule was published in the August 11, 2015 *Federal Register*, updating HUD fees for multifamily housing and residential healthcare facilities, and streamlining the Section 232 program regulations that govern the financing of the purchase and installation of fire safety equipment in insured healthcare facilities.

This final rule gives HUD flexibility in raising or lowering fees, and for residential healthcare facilities, streamlines the loan application process by eliminating unnecessary requirements, conforming needed requirements to current industry practices, and allowing for HUD to centralize the loan application process.

The Federal Register can be viewed at:

www.federalregister.gov/articles/2015/08/11/2015-19714/federal-housing-administration-fha-updating-regulations-governing-hud-fees-and-the-financing-of-the

Housing Alliance Workshop

The PA Housing Alliance Workshop will be holding its annual *Homes Within Reach Conference* in Harrisburg, PA, on November 16-18, 2015.



HUD will be discussing its homeless placement initiative as part of the *Redoubling Efforts to address Homelessness Workshop*.

This will be an opportunity for HUD to reach a state-wide audience and demonstrate how the homeless initiative, which has been primarily focused in Philadelphia, can be replicated throughout Pennsylvania.

If you would like to attend the conference, further details can be found at:

www.housingalliancecpa.org/

Hand-Washing vs. Machine-Washing Dishes



Some people believe that dish-washing machines are more wasteful than the old-school alternative— hand-washing. This is a misconception.

An Energy Star-rated machine averages 295 kWh per year to operate, or 1.37 kWh per use. Some even use as little as .5 kWh. In addition, it only use 4-5 gallons of water. Conversely, according to a study by the University of Bonn, the average American goes through a whopping 40 gallons of water and 3.3 kWh of electricity per hand-washing session.

These figures clearly illustrate how wasteful hand-washing really is— both for the environment and your project’s utility bill.

Property Taxes

Five states comprising the future Northeast Multifamily Regional Center have the dubious distinction of being in the top 10 in the nation with the highest property taxes. They are as follows: NJ-1, NH- 3, CT- 4, VT- 9 and RI-10. Here is how the remainder ranked: NY- 11, PA- 13, ME- 17, MA- 18, MD- 22, VA- 37, DC- 46, WV- 45 and DE- 47.



LED Lighting Tip

Wasted energy is occurring in stairwell fire towers and parking garages that must remain illuminated 24 hours a day, seven days a week.



A good way to conserve up to 80% of this electricity expense is to replace the bulbs with LED lights or motion-activated fixtures.

Average Hourly Wage for 2-BR Apartments

The National Low Income Housing Coalition has published a report, *Out of Reach 2015*. One of the interesting facts in the report is the average hourly wage needed to qualify for a two-bedroom apartment in each state. The most expensive state is Hawaii at \$31.61. The least expensive one is Arkansas at \$12.95.



Here are the statistics for states in the area of the future Northeast Multifamily Regional Center: DC (#2)- \$28.04, NY (#4)- \$25.67, NJ (#5)- \$25.17, MA (#6)- \$24.64, MD (#7)- \$24.64, CT (#8)- \$24.29, VA (#11)- \$21.10, DE (#12)- \$21.09, VT (#13)- \$20.68, NH (#14)- \$20.50, RI (#18)- \$18.49, PA (#20)- \$17.57, ME (#23)- \$16.71, and WV (#49)- \$13.21.

U.S. Fire Administration Reports



Three statistical reports on residential building fires. The reports are designed to explore facets of the U.S. fire problem, as depicted through data collected in the U.S. Fire Administration’s National Fire Incident Reporting System.

Some of the findings of multifamily fires were:

- 106,000 fires are reported each year with 395 deaths, 4,250 injuries and \$1.3 billion in property losses.
- 28% of all fires are in multifamily buildings.
- 70% are small/confined fires.
- 72% of fires were due to cooking.
- Fires are slightly higher in cooler mos. (peak. Jan.).
- 62% had smoke alarms & 12% had sprinklers.

The 14-page report can be read in its entirety at:

www.usfa.fema.gov/downloads/pdf/statistics/v16i5.pdf

“Around the Hubs”**PHILADELPHIA****Choice Neighborhoods Grants**

On July 14, HUD announced that nine finalists have been identified for the 2014/2015 Choice Neighborhoods Implementation Grants. The finalists include communities in: Camden, NJ; Baltimore, MD; and Boston, MA. Other cities in the nation were: Kansas City, MO; Memphis, TN; Milwaukee, WI; King County, WA; and Sacramento, CA. The awards are expected to be announced this month.

Apartment Starter Kit for Homeless

The Volunteers of America (VOA) is offering apartment starter kits- basic essentials for independent living- to former homeless veterans who are transitioning to permanent housing from VOA shelters.

The idea was the brainchild of a former homeless army veteran, Fred Silhol, who was able to obtain an apartment in New Jersey with the assistance of the VOA Delaware Valley Home of the Brave. Upon moving in, he quickly realized that he did not have any cookware, utensils or dishware to prepare meals. As a result, he had to scrape up \$50 to buy these essentials.

This gave him the idea to put together an apartment starter kit for a fellow veteran who was also transitioning to permanent housing. The VOA accepted his contribution and embraced the concept, creating the ASK (Apartment Starter Kit) program.

The first kits were distributed last month. It was all made possible by a grateful veteran who wanted to help others start over.

Project Turnaround

Opportunities Tower I & II, two formerly troubled projects, located in Philadelphia, have achieved a remarkable turnaround. They are now successful tax credit conversion properties and have been awarded a Community of Quality designation by the National Affordable Housing Management Association. Congratulations to Community Realty Management Company for a job well done!

St. Matthew’s Houses Homeless Veteran

St. Matthew Manor, a Community Realty Management Section 202 project, has partnered with the City of Philadelphia in a strategic plan to end chronic homelessness among veterans by December 2015. It added a preference for veterans who have experienced chronic homelessness but are stable, able to live independently and have needed supportive services as part of their occupancy. CRM is one of 16 management agents in the Philadelphia area that now have occupancy preferences for the homeless.

The project leased a fully-furnished 1-BR unit to Robert Lockhart, a homeless veteran. St. Matthew’s management stated that it is totally committed to its partnership and hopes that it is able to house more chronically homeless veterans. Through its efforts, it simply wants to say to veterans, “Thank you for your service. Your selfless sacrifice paved the way to our continued freedom.”

**NEW YORK****Buffalo Resurgence**

Blue-collar Buffalo, a city of 261,000, is undergoing a renaissance and is slowly transforming into an attractive destination for tech entrepreneurs. Like Pittsburgh and Baltimore, Buffalo is emerging from years of financial malaise and is attempting to reinvent itself as a tech hotbed. And, like other tech hubs, it is angling for the economic windfall that comes with recruiting young, energetic, smart people.

In conjunction with a major initiative by the state government, the city is dangling a more affordable cost of living than the San Francisco Bay Area and New York, a thriving university system and medical research facility and its proximity to New York and Toronto to draw young entrepreneurs.

The city's comeback story has been long and indirect. Buffalo was "frozen in time" economically the second half of the 20th century with the decline of the steel mill industry. Its resurgence has been aided by 43North, an organization that is part of New York Governor Andrew Cuomo's Buffalo Billion initiative- an effort to drive new economic

opportunities in Buffalo and Western New York. Annually, it doles out \$5 million a year in cash prizes to bring tech talent to Buffalo.

As the city's fortunes slowly improved, through growth in advanced manufacturing and medical research about 15 years ago, tech and other industries began to land here this year. Today, construction cranes scatter the skyline. There are sites for a 1 million-square-foot Solar City manufacturing center (valued at \$1 billion), the addition of 500 IBM jobs and an extension to the University at Buffalo's medical research facilities. Several start-ups occupy 43North, a 7,000-square-foot incubator where windshield-wiper maker Trico was once based. Co-working space DIG (Design Innovation Garage), next door, is 6,000 square feet. Other start-up companies calling Buffalo home are triMirror- a virtual fashion dressing room and KeepUp- a social-media app.

BOSTON



Preservation Clinic

The New York Preservation Clinic will be repeated in Boston on September 29, 2015.

Registration should be made, on line, at the HUD Exchange:

www.hudexchange.info/hudexchange-portal/?display=editProfile&returnURL=https%3A%2F%2Fwww%2Ehudexchange%2Einfo%2Fhudexchange-portal%2F

Do not delay. Seating is limited!

BALTIMORE



Sustainable Development Briefing

In collaboration with Baltimore Metropolitan Council (BMC), HUD's Baltimore Field Office convened the 6th Annual Congressional Briefing focusing on the Opportunity Collaborative's Baltimore Regional Plan for Sustainable Development. Discussions included a plan's proposed workforce development and transportation agenda for the region, the Baltimore Field Office's work on Affirmatively Furthering Fair Housing, multifamily housing's work to end homelessness in Baltimore and how the Rental Assistance Demonstration (RAD) can be effectively used to sustain affordable housing.

Housing Choice Collaboration

The Roanoke Valley Alleghany Regional Summit on Housing and Resources brought together more than 130 participants representing federal, state and local governments, public housing authorities, businesses and service providers to collaborate, network and share ideas to create housing choices for low-income individuals and those experiencing homelessness in the Commonwealth of Virginia. Presenters offered innovative approaches to address affordable housing and homelessness, as well as supportive services that enhance quality of life and housing stability for those who need it most.

Preservation Clinic

A third Preservation Clinic will be presented in Baltimore in December 2015. Details to follow in future newsletters.